



# Avoid ID Theft

## How to Deter, Detect, and Defend Against Identity Theft

Presented (insert date)  
By (insert organization's name)



DETER



DETECT



DEFEND

## PRESENTATION OVERVIEW

- What is identity theft?
- How does identity theft happen?
- What can you do?
  - Deter
  - Detect
  - Defend
- Where can you learn more?

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[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

FEDERAL TRADE COMMISSION | 600 PENNSYLVANIA AVE., NW WASHINGTON, DC 20580 | [FTC.GOV/IDTHEFT](http://FTC.GOV/IDTHEFT) | 1-877-ID-THEFT (438-4338)



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## WHAT IS IDENTITY THEFT?

- It occurs when someone steals your personal information –  
e.g., credit card or Social Security number – and uses it fraudulently
- It can cost you time and money
- It can destroy your credit and ruin your good name

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## HOW DOES IDENTITY THEFT HAPPEN?

Identity thieves may:

- Go through your trash or “dumpster dive”
- Steal your wallet or purse
- Steal your mail or submit a change of address form for your mail
- Use “phishing” or fake emails to get you to provide personal information
- Steal personnel records from their employers

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## WHAT CAN YOU DO?

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- Deter identity thieves by safeguarding your information

### DETECT

- Detect suspicious activity by routinely monitoring your financial accounts and billing statements

### DEFEND

- Defend against identity theft as soon as you suspect a problem

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**DETECT**



**DEFEND**

**DETER** identity thieves by safeguarding your information

- Shred financial documents before discarding them
- Protect your Social Security number
- Don't give out personal information unless you're sure who you're dealing with
- Don't use obvious passwords
- Keep your information secure

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DETECT suspicious activity by routinely monitoring your accounts and billing statements.

- Be alert
  - ❑ Mail or bills that don't arrive
  - ❑ Denials of credit for no reason
- Inspect your credit report
  - ❑ Law entitles you to one free report a year from each credit reporting agencies if you ask for it
  - ❑ Online: [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com); by phone: 1-877-438-4273 or by mail: Annual Credit Report Request Service, P.O. Box 160, Atlanta, GA 30348-5281
- Inspect your financial statements
  - ❑ Look for charges you didn't make

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**DETER**



**DETECT**



**DEFEND**

**DEFEND** against identity theft as soon as you suspect a problem.

- Place a “Fraud Alert” on your credit reports by calling all three nationwide credit reporting companies:
  - ❑ Equifax: 1-800-525-6285
  - ❑ Experian: 1-888-397-3742
  - ❑ TransUnion: 1-800-680-7289
  - ❑ Review reports carefully, looking for fraudulent activity
- Close accounts that have been tampered with or opened fraudulently
- File a police report
- Contact the Federal Trade Commission

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**DETER**



**DETECT**



**DEFEND**

## WHERE CAN YOU LEARN MORE?

Online: `ftc.gov/idtheft`

By phone: 1-877-ID-THEFT

By mail: Identity Theft  
Clearinghouse  
Federal Trade Commission  
600 Pennsylvania Avenue, NW  
Washington, DC 20580

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